

**UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF NEW YORK**

United States of America,

Plaintiff,

v.

\$25,002.05 seized from JPMorgan Chase
Account ending in 9869, held in the name of
Adejoke T. Olumodeji;

\$1,548.41 seized from JPMorgan Chase
Account ending in 8717, held in the name of
Adejoke T. Olumodeji;

One Rolex Everose gold, 40 mm, model
228235 men's watch;

One Royal Oak self-winding Audemars Piguet
34 mm men's watch;

One Tiffany's platinum round diamond ring
with laser inscribed number "70688816;"

One Cartier yellow gold bracelet with
diamonds bearing serial number "KIE990;"

One Cartier yellow gold Love necklace with
diamonds bearing serial number "SDG753;"

One Bvlgari Serpentini Tubogas stainless steel
and diamond double twist women's watch;

One pair of Ox & Bull Trading Co. cufflinks;

One pair of Hermes loop earrings, medium
model, item number H114504B;

One pair of Louis Vuitton gold hoop GM
earrings, item number M64288;

One black Hermes Togo calfskin purse and silk
twill;

Civil Action No.: 1:24-cv-00429 (MAD/DJS)

One pink Hermes Epsom Calfskin Kelly II
Sellier 25 handbag;

One black Chanel lambskin and gold-tone
metal mini flap bag;

One red Louis Vuitton Capucines BB handbag;

One violet Chanel leather clutch with chain;

One turquoise Chanel Matelasse flap bag;

One red Hermes Evelyne 16 Amazone
Flipperball handbag;

One tan Hermes Jige Elan 29 calfskin clutch;

One silver Chanel clutch with chain;

One pink Bottega Veneta Whirl leather clutch;

One bedazzled Judith Leiber heart purse;

One Parakeet Bottega Veneta Mini Jodie bag;

One blue denim Chanel hat;

One pair of turquoise Rene Caovilla Flower
heels; and

One pair of pink Hermes sandals,

Defendants.

VERIFIED COMPLAINT FOR FORFEITURE *IN REM*

The United States of America (the “Plaintiff”) brings this verified complaint for forfeiture
in rem against the above-captioned properties and alleges as follows:

NATURE OF THE ACTION

This action *in rem* is brought against the above-captioned properties as proceeds of offenses in violation of Title 18, United States Code, Sections 1344 and 1349 (conspiracy to commit bank fraud), pursuant to Title 18, United States Code, Section 981(a)(1)(C) and as property involved in offenses in violation of Title 18, United States Code, Sections 1956 and 1957 (money laundering), pursuant to Title 18, United States Code, Section 981(a)(1)(A). The matter is also brought pursuant to Rule G of the Supplemental Rules for Certain Admiralty or Maritime Claims and Asset Forfeiture Actions (“Supplemental Rule G”).

FORFEITURE AUTHORITY

Section 981(a)(1)(A) provides for the forfeiture of “[a]ny property, real or personal, involved in a transaction or attempted transaction in violation of section 1956, 1957 or 1960 of this title, or any property traceable to such property.” 18 U.S.C. § 981(a)(1)(A).

Section 981(a)(1)(C) provides for the forfeiture of “[a]ny property, real or personal, which constitutes or is derived from proceeds traceable to” offenses in violation of Title 18, United States Code, Sections 1344 and 1349. 18 U.S.C. § 981(a)(1)(C).

THE PARTIES

1. The Plaintiff is the United States of America.
2. The Defendant Properties are set forth in detail below:
 - (a) \$25,002.05 seized from JPMorgan Chase Account ending in 9869, held in the name of Adejoke T. Olumodeji, (hereinafter, “Savings Account 9869”);

- (b) \$1,548.41 seized from JPMorgan Chase Account ending in 8717, held in the name of Adejoke T. Olumodeji, (hereinafter, “Checking Account 8717”);
- (c) One Rolex Everose gold, 40 mm, model 228235 men’s watch;
- (d) One Royal Oak self-winding Audemars Piguet 34 mm men’s watch;
- (e) One Tiffany’s platinum round diamond ring with laser inscribed number “70688816;”
- (f) One Cartier yellow gold bracelet with diamonds bearing serial number “KIE990;”
- (g) One Cartier yellow gold Love necklace with diamonds bearing serial number “SDG753;”
- (h) One Bvlgari Serpentini Tubogas stainless steel and diamond double twist women’s watch;
- (i) One pair of Ox & Bull Trading Co. cufflinks;
- (j) One pair of Hermes loop earrings, medium model, item number H114504B;
- (k) One pair of Louis Vuitton gold hoop GM earrings, item number M64288;
- (l) One black Hermes Togo calfskin purse and silk twill;
- (m) One pink Hermes Epsom Calfskin Kelly II Sellier 25 handbag;
- (n) One black Chanel lambskin and gold-tone metal mini flap bag;
- (o) One red Louis Vuitton Capucines BB handbag;
- (p) One violet Chanel leather clutch with chain;
- (q) One turquoise Chanel Matelasse flap bag;

- (r) One red Hermes Evelyne 16 Amazone Flipperball handbag;
- (s) One tan Hermes Jige Elan 29 calfskin clutch;
- (t) One silver Chanel clutch with chain;
- (u) One pink Bottega Veneta Whirl leather clutch;
- (v) One bedazzled Judith Leiber heart purse;
- (w) One Parakeet Bottega Veneta Mini Jodie bag;
- (x) One blue denim Chanel hat;
- (y) One pair of turquoise Rene Caovilla Flower heels; and
- (z) One pair of pink Hermes sandals.

3. The properties set forth above are collectively referred to herein as the Defendant Properties.

4. The Defendant Properties are presently in the custody of the United States of America.

JURISDICTION AND VENUE

5. This Court has subject matter jurisdiction over this action pursuant to Title 28, United States Code, Section 1345 and 1355. Section 1345 provides district courts with “original jurisdiction of all civil actions, suits or proceedings commenced by the United States.” 28 U.S.C. § 1345. Section 1355(a) provides district courts with “original jurisdiction, exclusive of the courts of the States, of any action or proceeding for the recovery or enforcement of any fine, penalty, or forfeiture, pecuniary or otherwise, incurred under any Act of Congress.” 28 U.S.C. § 1355(a).

6. This Court has *in rem* jurisdiction over the Defendant Properties and venue is properly situated in this district pursuant to Title 28, United States Code, Section 1355(b)(1)(A), which provides that a forfeiture action or proceeding “may be brought in...the district court for

the district in which any of the acts or omissions giving rise to the forfeiture occurred.” 28 U.S.C. § 1355(b)(1)(A).

7. Venue is also properly situated in this district pursuant to Title 28, United States Code, Section 1395(b), which provides that “[a] civil proceeding for forfeiture of property may be prosecuted in any district where such property is found.” 28 U.S.C. § 1395(b).

FACTS

A. The Fraud Conspiracy

8. This civil forfeiture action arises from a federal investigation into a conspiracy to commit bank fraud, aggravated identity theft, and money laundering, committed by Oluwaseun Adekoya, (“Adekoya”), David Daniyan, (“Daniyan”), and others, in the Northern District of New York and elsewhere.

9. Since at least December 1, 2021, the targets of the investigation devised and executed a scheme to defraud various credit unions, the accounts of which were insured by National Credit Union Share Insurance Fund, targeted primarily by exploiting the Co-op Solutions Shared Branching network (the “Shared Branching network”).

10. The Shared Branching network enables the customers of a Shared Branching network member credit union to perform a range of transactions at branches of other Shared Branching network member credit unions, allowing member credit unions to serve their customers in diverse geographic locations.

11. The Shared Branching network allows the customers of one member credit union to withdraw funds from their account at a branch of another member credit union by presenting a

photo identification and providing their account number and the last four digits of their Social Security number.

12. To exploit the Shared Branching network, the conspirators, including Adekoya and Daniyan, obtained the names, account numbers, and Social Security numbers of legitimate customers of member credit unions.

13. That information was then provided to other members of the conspiracy. These members of the conspiracy impersonated legitimate customers at other member credit unions by presenting fraudulent driver's licenses with the customers' names, and the conspirators' photograph. They would then fraudulently withdraw funds from the accounts of the legitimate customers.

14. The investigation has identified more than 230 successful fraudulent transactions, resulting in losses exceeding \$1,000,000.

15. Members of the Cohoes Police Department, (the "Cohoes PD"), identified Victor Barriera ("Barrera") as one of the participants in the conspiracy.

16. Barrera was interviewed by the Cohoes PD on May 19, 2022, and initially identified himself as the individual from whose account he was attempting to withdraw money. He was taken into custody and did not reveal his true name and date of birth until after he was arrested. The Cohoes PD seized a cell phone from Barrera at the time of his arrest.

17. That same day, the Cohoes PD pulled over a silver Nissan Rogue bearing a New York State license plate that had been observed dropping Barrera off at credit unions in the Capital Region.

18. At the time of the traffic stop, an individual sat in the back seat who identified himself as “David Enfield.” The Cohoes PD identified this individual as “Bamikole Laniyan;” however, the FBI later identified Laniyan as Daniyan.

19. At the time of the traffic stop, Daniyan repeatedly reached for a black duffel bag near his feet in the backseat.

20. Both occupants of the vehicle, Daniyan and Gaysha Kennedy (“Kennedy”), were asked to exit the vehicle. Both verbally consented to a search of the vehicle.

21. The search of the vehicle revealed a fraudulent Nigerian passport for “David Enfield” located within Daniyan’s reach in the backseat. This passport bore Daniyan’s photograph and was later determined by the FBI to be fraudulent.

22. The search of the vehicle also revealed a large sum of United States Currency, a folder containing credit union customers’ personal identifying information (“PII”), and five cellular phones.

23. Ultimately, Barriera, Kennedy, and Daniyan, under his alias “Bamikole Laniyan,” were charged with several felonies under New York State law.

24. On June 9, 2022, a federal search warrant was issued for the six cellular devices that had been seized by the Cohoes PD on May 19, 2022.

25. At the time of the issuance of the search warrant, the investigation had identified approximately 40 fraudulent cash withdrawals exploiting the Shared Branching network that had transpired between April 22, 2022 and May 26, 2022. The investigation also identified approximately 25 victims who banked with various credit unions that were part of the Shared Branching network. The known loss amount at that time was approximately \$184,100.

26. Surveillance footage received from various involved credit unions indicated that Barriera was responsible for at least twelve of the known fraudulent transactions, impersonating at least seven different victims, dating back to at least January 27, 2022.

27. Other surveillance showed Daniyan assisting an unidentified female conducting a fraudulent transaction on May 4, 2022.

28. On January 27, 2022, instead of exploiting the Shared Branching network, Barriera withdrew money directly from a victim's own credit union using a fraudulent New Jersey driver's license. Within a period of two hours, he was able to withdraw \$15,000 from the victim's home equity line of credit via cash advances in three separate transactions at three separate branches of the same credit union.

B. Phone Extractions

29. On June 15, 2022, an FBI Computer Scientist performed a mobile device extraction for the cell phone seized from Barriera.

30. In addition to personal content, including several photographs of drugs and a gun in what appears to be Barriera's apartment, this phone contained a large amount of identity theft information, including numerous photographs of victim names, date of births, Social Security numbers, bank account numbers, phone numbers, email addresses, spousal information, bank account balances, and fraudulent driver's licenses where Barriera's face was paired with victim PII information.

31. The information extracted from Barriera's phone, coupled with the surveillance footage, identified Barriera's involvement in at least 55 separate fraudulent cash withdrawals, several account openings, an account takeover, and the impersonation of at least ten different victims dating back until at least December 2021.

32. On September 22, 2022, an FBI Computer Scientist obtained a mobile device extraction of a cell phone believed to be utilized by Daniyan.

33. The data extracted from this phone showed extensive communication with a phone registered to an individual believed to be Kennedy's mother. The messages between this phone and Daniyan's phone on the date of their arrest appear to show discussion of payment and plans to drive up to the Albany, New York area.

34. In messages identified as having occurred between Daniyan and Barriera dated April 27, 2022, Daniyan sent Barriera photographs of two identity theft victims' signatures on legal documents and instructed Barriera to practice forging the signatures.

35. Barriera then sent a text to another member of the conspiracy, Jerjuan Joyner, ("Joyner"), stating "boss man send me two signatures... to practice... they both are hard and being sick the way I am right now I cannot concentrate very well..." Joyner later responded, "Ok cool."

36. June 21, 2022 extractions from another cellular phone believed to be used by Daniyan included photographs of text message dialogues that appear to be between Barriera and Daniyan, demonstrating connections to the conspiracy.

37. This phone was also found to contain photographs of fraudulent checks and photographs of individuals that appear to have been taken for the purpose of creating fraudulent government identification cards.

38. The data extracted from another phone believed to have been utilized by Daniyan shows selfies of Daniyan, videos of Daniyan with his family, communication with Daniyan's family members, and discussions of the funeral plans for Daniyan's mother.

39. This phone contains research on credit unions that were targeted, research on the physical appearance of various state's driver's licenses, videos of fraudulent driver's licenses with

Barriera's face printed on them, and videos of the same signatures that he was asked to forge. The data extracted from this phone also shows the sharing of research on credit unions to exploit, identity theft information, victim account balances, photographs of what is believed to be Daniyan's wife's Nigerian passport, rows of what appear to be fraudulent credit cards, Nigerian bank account numbers, and photographs of prospective bank runners.

C. Florida Arrests

40. On November 2, 2022, the FBI in Jacksonville, Florida advised of the arrest of Daniyan and two other members of the conspiracy, Lesley Lucchese ("Lucchese") and Akeem Balogun ("Balogun"), by Escambia County Sheriff's Office and Okaloosa County Sheriff's Office in the Pensacola, Florida area.

41. Lucchese had been identified through security camera footage taken by a Florida credit union impersonating at least six different residents of Utah using fraudulent government identifications at various credit union branches to conduct cash withdrawals totaling approximately \$50,000.

42. The Escambia County Sheriff's Office and Okaloosa County Sheriff's Office obtained video footage from a local CVS pharmacy showing the rental vehicle that had been identified as associated with the individuals involved in these fraudulent transactions.

43. The vehicle was later located at a gas station in Pensacola, Florida by an Escambia County Sheriff's Office Investigator. At the time of encounter, Daniyan was identified sitting in the front passenger seat. His phone was seized, and he was arrested.

44. Lucchese and Balogun were also arrested and Balogun's phone was turned over to the Okaloosa County Sheriff's Office, who were leading the investigation.

45. Following advisement of their Miranda rights, Daniyan, Lucchese and Balogun

provided investigators with information regarding the conspiracy.

46. Daniyan stated that he took orders from others who directed him to the credit unions targeted by the conspiracy.

47. He claimed that he would keep \$1,000 of the funds fraudulently withdrawn from the credit unions and would provide half of that to Lucchese and Balogun.

48. Daniyan also informed investigators that he, Lucchese, and Balogun had recently travelled to the state of Washington to commit similar crimes.

49. The vehicle operated by Daniyan, Lucchese, and Balogun was searched pursuant to a warrant issued by a Circuit Judge for the First Judicial Circuit of Florida. During the execution of the search warrant, three additional cellular devices were seized from the vehicle. All three phones were individually packaged and sealed in evidence bags and submitted to a secured evidence storage facility at the Okaloosa County Sheriff's Office.

D. Additional Phone Extractions

50. On November 8, 2022, a federal search warrant was issued by the U.S. District Court for the Northern District of Florida for the five phones seized by the Okaloosa County Sheriff's Office between October 27, 2022 and November 1, 2022.

51. On November 18, 2022, data was extracted from one of these phones, identified as belonging to Balogun. This data showed identification documents, selfie photographs, and logins to personal accounts. Waze¹ application data located on this phone showed that the phone

¹ Waze is a crowd-sourced navigation application that provides satellite navigation software on smartphones and other computers that support the Global Positioning System ("GPS"). See Adam Birney, *What is Waze? Everything you need to know about the popular navigation app*, ANDROID AUTHORITY, (May 19, 2023), <https://www.androidauthority.com/what-is-waze-3130373/>.

physically travelled to credit unions across Illinois, Florida, and Washington state. These credit unions were later identified as having been victimized by Daniyan and the others.

52. On November 21, 2022, the data from another of the seized phones was extracted. Evidence obtained from the phone showed that it appeared to have been used by Daniyan, including selfies of Daniyan, logins to personal accounts, conspirator communications, an activation date following Daniyan's arrest by the Cohoes Police Department, and internet browser searches for "Cohoes NY Police Station Phone Number."

53. Data on this phone shows a conversation dated October 17, 2022, wherein Daniyan instructed an individual from whom he purchased fraudulent driver's licenses, to mail his shipment to "David Daniyan" in Seattle, Washington. This was during the period within which Daniyan, Balogun, and Lucchese had been identified as committing fraudulent cash withdrawals from Shared Branching network credit unions located in Washington State.

54. On multiple occasions in 2022, Daniyan communicated with Adekoya via the phone's Telegram application about sending money to and from Daniyan's wife's Zelle account. These messages correlated on several occasions with actual transactions between Daniyan's spouse and Adekoya's spouse.

55. For example, on July 9, 2022, at approximately 16:21 UTC, Funke Daniyan, Daniyan's spouse, transferred \$100 via Zelle to Adejoke Olumodeji, ("Olumodeji"), Adekoya's spouse. At 16:24 UTC, Daniyan text messaged Adekoya via Telegram, "Zelle -ed \$100." At 16:37 UTC, Adekoya responded "Okay."

56. On July 22, 2022, at approximately 2:19 UTC, Adekoya text messaged Daniyan via Telegram, stating "I'll Zelle your wife now." At 2:32 UTC and 2:33 UTC, respectively,

Daniyan replied to Adekoya, “Yes” and “Send it.” At 2:44 UTC, Funke Daniyan received \$400 from Olumodeji via Zelle transfer.

E. Adekoya and Daniyan’s Roles as the Architects of the Conspiracy

57. Over 10,000 text messages were recovered from the Telegram application that are identified as having occurred between Daniyan and Adekoya. These messages discuss the conspiracy in intimate detail and show that Adekoya and Daniyan collaborated to identify victim credit unions, identify victim customers who banked at those credit unions, recruit bank runners and drivers, order fraudulent government identification cards matching victim PII with bank runner’s photographs, telephone call credit unions to ascertain Shared Branching network restrictions and withdrawal limits, call credit unions to impersonate victim account holders for the purposes of monitoring account balances and transferring money between accounts, plan travel to credit unions, fraudulently withdraw cash, and divide up the proceeds amongst the conspirators.

58. On June 8, 2022, Adekoya sent a series of messages to Daniyan via Telegram reading, “4 banks in 4-5 states is the best... Workers yapa... Me and you go make a lot of money... A whole lot. I’ll also need your help with coordination... The thing can be overwhelming.” Daniyan replied to Adekoya, “Don’t worry I’ll help you to the fullest.”

59. On June 20, 2022, Adekoya explained to Daniyan that credit unions do not vet Shared Branching network transactions as thoroughly as they would a non-Shared Branching transaction, stating: “With shared branching it’s different... They don’t send. It’s not their money... If fraud happens they not the one losing so they are more loose with it.”

60. This, and other evidence obtained through the investigation, identified Adekoya and Daniyan as the primary architects of the conspiracy, with Adekoya running the planning side of the conspiracy while Daniyan supervised the operational aspects of the conspiracy.

61. Adekoya appeared to obtain most of the victim PII and usually determined which credit unions would be victimized. He frequently complained to Daniyan about how hard he, Adekoya, was working to plan the fraudulent transactions, spending hours on his laptops conducting research to obtain the PII. He also complained that he had to pay for some of the PII and was short on money.

62. Adekoya frequently called credit unions well in advance of fraudulent activity to ascertain what their financial limit was for Shared Branching cash withdrawals. He would then locate victim account holders that corresponded with credit unions perceived to have the highest limit.

63. Adekoya often instructed Daniyan on the amounts to withdraw from victims' accounts based on victim account balances. He obtained victim account balances by impersonating the victims when communicating with credit union call centers, and occasionally transferred funds from a victim's home equity line of credit ("HELOC") account into their savings or checking accounts when a credit union would not permit direct cash withdrawals from HELOCs. Once the money was confirmed to be in the checking or savings account, Adekoya would instruct Daniyan to make the withdrawal.

F. The Ongoing Conspiracy

64. Members of the conspiracy, Danielle Cappetti, ("Cappetti"), and Joyner travelled to credit unions throughout the Northern District of New York, as well as to Vermont, Massachusetts, Pennsylvania, and Delaware between February 2023 and April 2023 for the purpose of committing fraud.

65. After committing fraudulent cash withdrawals totaling \$29,600 in Western New York, Cappetti and Joyner were stopped on a highway by the Pennsylvania State Police.

66. The Pennsylvania State Police located two fraudulent New Jersey driver's licenses bearing photos of Cappetti's face, with different names. Both driver's licenses were accompanied by the receipts for the fraudulent credit union transactions. The driver's licenses were separated into individually marked envelopes with handwritten PII for each victim.

67. In September 2023, Adekoya was identified as a suspect by the Calhoun County Sheriff's Office in Alabama following a string of fraudulent activity in Alabama and Georgia.

68. An individual identified as part of the conspiracy was found to have entered three separate credit unions located in Alabama, withdrawing \$29,350 from three separate credit union customers' accounts. It was determined that this individual was driven to and from the credit unions by Adekoya in a vehicle rented by Adekoya.

69. Financial records obtained by the FBI indicate that the relationship between Daniyan and Adekoya continued throughout 2023. For example, between at least January 5, 2023 and July 6, 2023, Funke Daniyan's TD Bank account ending in 8004 was used to transfer at least \$4,200 to Olumodeji's Checking Account 8717. Furthermore, between at least March 1, 2023 and April 21, 2023, Olumodeji's Checking Account 8717 was used to transfer at least \$2,640 to Funke Daniyan's TD Bank Account ending in 8004.

70. On March 1, 2023, Olumodeji's Zelle account was used to transfer \$1,000 to Funke Daniyan's Zelle account. Funke Daniyan's Zelle account was then used to transfer \$1,000 to Joyner's Zelle account on the same day. This transfer occurred approximately one week prior to the incident where Joyner and Cappetti were stopped by Pennsylvania State Police.

G. Accounts

71. A review of bank records demonstrates that Savings Account 9869 and Checking Account 8717 were significantly funded by cash deposits and were used in furtherance of the crimes. Both accounts are held in Olumodeji's name.

A. Savings Account 9869

72. As of October 27, 2023, the balance of Savings Account 9869 was \$65,271.46. Analysis of financial transactions and records associated with Savings Account 9869 show that deposits into the account, since December 1, 2021, consist only of cash deposits and transfers of funds from Checking Account 8717.

i. Cash Deposits into Savings Account 9869.

73. From January 1, 2022 to October 27, 2023, the total amount of cash deposited into Savings Account 9869 was \$204,119. There were fifteen deposits of cash totaling \$27,300 made into Savings Account 9869 between April 14, 2022 to April 6, 2023.

74. From August 4, 2023 to September 15, 2023, a total of \$150,350 in cash was deposited into Savings Account 9869 at ATMs located in New York, Tennessee, New Jersey, Minnesota, Texas, South Carolina, and Georgia, as set forth below:

- 1) two ATM deposits made in Tennessee on August 10, 2023 totaling \$16,900;
- 2) three ATM deposits made in Minnesota on August 23, 2023 totaling \$20,300;
- 3) two ATM deposits made in Minnesota on August 24, 2023 totaling \$18,000;
- 4) two ATM deposits made in Minnesota on August 25, 2023 totaling \$19,550;
- 5) two ATM deposits made in Texas on September 6, 2023 totaling \$22,000;
- 6) three ATM deposits made in South Carolina on September 13, 2023 totaling \$26,000; and
- 7) three ATM deposits made in Georgia on September 15, 2023 totaling \$21,500.

75. On October 16, 2023 and October 20, 2023 there was cash deposited at a JP Morgan Chase branch in New Jersey in Savings Account 9869 in the amounts of \$15,400 and \$11,069, respectively.

ii. Transfers into Savings Account 9869 from Checking Account 8717.

76. Between January 1, 2022 and September 8, 2023, there were 37 transfers of funds from Checking Account 8717 into Savings Account 9869, totaling \$30,829.

iii. Transfers from Savings Account 9869 into Checking Account 8717.

77. Between January 1, 2022 and October 27, 2023, there were 82 transfers of funds from Savings Account 9869 to Checking Account 8717 totaling \$100,536. \$45,036 of this total was transferred over the course of eighteen transactions conducted between August 9, 2023 and October 20, 2023.

iv. Cash Withdrawals

78. From January 1, 2022 to October 27, 2023, there were eighteen cash withdrawals totaling \$60,610 made from Savings Account 9869. \$53,550 of this total was withdrawn over the course of nine transactions conducted between August 15, 2023 and October 16, 2023.

B. Checking Account 8717

79. On November 12, 2021, two checks to Adekoya from Bank of America in the amounts of \$12.84 and \$2,383.68 were deposited into Checking Account 8717. These checks represented the closing transactions for Adekoya's Bank of America checking account ending 9250 and savings account ending 9263. Other checks to Adekoya were also deposited into Checking Account 8717.

80. Between January 1, 2022 and October 27, 2023, Checking Account 8717 received \$390,000 in deposits, not including purchase returns. The main sources of these deposits into this

account included the transfers from Savings Account 9869, totaling approximately \$101,000, cash deposits totaling approximately \$94,000, transfers of funds via Zelle totaling approximately \$94,000, and Olumodeji's paychecks from Sak's Fifth Avenue, totaling approximately \$79,000.

i. Cash Deposits into Checking Account 8717.

81. Between January 10, 2022 and October 24, 2023, the total cash deposited into Checking Account 8717 was \$94,340 and was comprised of 57 deposits at ATMs and one deposit at a JP Morgan Chase branch. There were seven days when two ATM deposits were made on the same day. On July 27, 2023, there were two deposits into the account totaling \$3,100 made at separate ATMs located in Illinois. On August 24, 2023, there was a \$2,000 deposit into the account made at an ATM located in Minnesota.

ii. Zelle Transfers from Funke Daniyan.

82. Some of the monies received into Checking Account 8717 via Zelle were transferred from a TD Bank checking account in the name of Funke Daniyan. Between March 30, 2022 and July 6, 2023, there were eighteen payments from Funke Daniyan's account into Checking Account 8717 totaling \$10,370. Checking Account 8717 also received a \$1,000 deposit on April 5, 2023 via Zelle from Wuraola Onizay Daniyan, known to the FBI as Daniyan's daughter.

83. There were thirteen payments transferred via Zelle from Checking Account 8717 to a TD Bank checking account in the name of Funke Daniyan, totaling \$5,840, that occurred between February 9, 2022 and April 21, 2023.

iii. Cash App Transactions.²

² Cash App is a peer-to-peer mobile payment application, ("app"), that also allows for the purchase of stocks and bitcoin. See Kevin Payne, *What Is Cash App and How Does It Work?*, FORBES ADVISOR, (Apr. 19, 2023), <https://www.forbes.com/advisor/money-transfer/what-is-cash-app/>.

84. Checking Account 8717 is also linked to a Cash App account held in Olumodeji's name. During 2023, there were three "cash out" transactions between the Olumodeji Cash App account and Checking Account 8717, totaling \$4,220.³ Each of these three transactions occurred on the same day and for the same amount of cash that was received from the Cash App account held in the name of Adekoya.⁴

85. Between January 1, 2022 and May 5, 2023, 110 payments were drawn from Checking Account 8717 via the Olumodeji Cash App account and paid to the Adekoya Cash App account. These payments totaled approximately \$40,000.

86. There were eleven instances when these transfers to the Adekoya Cash App account appear to have funded the payment from the Adekoya Cash App account to a Cash App user known to the FBI as a vendor of fraudulent government identification cards. These payments from the Olumodeji Cash App account to the Adekoya Cash App account occurred on the same day and prior to the payment to the known vendor of fraudulent government identification cards.

87. The amounts transferred from the Olumodeji Cash App account regularly matched the amount paid to the vendor of fraudulent government identification cards.

88. One such transfer occurred on October 2, 2022 at 8:20 p.m. when the Adekoya Cash App paid \$1,780 to a Cash App user known by the FBI to be a vendor of fraudulent government identification cards. Just one minute prior, at 8:19 p.m., the Adekoya Cash App

³ A "cash out" transaction involves the transfer of funds from the balance in a Cash App account into to a linked bank account.

⁴ The Cash App account held in the name of Oluwaseun Adekoya was linked to Adekoya's Bank of America checking account ending 9250 and a TD Bank checking account ending 3814 held in Olumodeji's name. From the date the TD account was opened, August 15, 2022, to October 25, 2023, ATM cash deposits into the account totaled approximately \$165,000.

account received \$1,780 from the Olumodeji Cash App account, drawn from Checking Account 8717.

89. This occurred again on November 10, 2022, at 5:11:59 p.m. when the Adekoya Cash App account paid \$1,330 to a Cash App user known to the FBI as a vendor of fraudulent government identification cards. Less than one minute earlier, at 5:11:17 p.m., the Adekoya Cash App account had received \$1,330 from the Olumodeji Cash App account, drawn from Checking Account 8717.

90. Similarly, on March 31, 2022, \$70 was drawn from Checking Account 8717 via the Olumodeji Cash App account and paid to the Adekoya Cash App account. Four minutes later, \$70 was paid from the Adekoya Cash App account to a Cash App account held in conspiracy member Joyner's name.

91. On October 21, 2022, November 18, 2022, January 24, 2023, and January 26, 2023 payments were drawn from Checking Account 8717 via the Olumodeji Cash App account and paid to a Cash App user known to be a vendor of fraudulent government identification cards. These four payments totaled \$5,380.

92. On March 29, 2022, a \$200 payment was drawn from Checking Account 8717 via the Olumodeji Cash App account and paid to a Cash App account in Joyner's name.

iv. Transfers into Other Accounts.

93. In addition to money movement via Zelle and Cash App, there were also transfers of funds from Checking Account 8717 to other bank accounts. On October 14, 2022, \$250 was transferred from Checking Account 8717 to a Robinhood brokerage account held in Olumodeji's name.

94. The following are transfers from Checking Account 8717 to Santander checking account ending in 9208 held in Olumodeji's name:

Date	Transfer Amount
March 31, 2022	\$100
May 4, 2022	\$100
January 6, 2023	\$300
February 1, 2023	\$400
April 13, 2023	\$150
July 12, 2023	\$100
August 24, 2023	\$4,000
August 25, 2023	\$2,000
August 28, 2023	\$1,000
October 10, 2023	\$4,000

95. Prior to the deposit of \$4,000 on August 24, 2023, the money travelled through several accounts. First, \$18,000 was deposited into Savings Account 9869 at an ATM in Minnesota. At 7:42 p.m., the \$4,000 was transferred from Savings Account 9869 to Checking Account 8717. At 7:43 p.m., the \$4,000 was then transferred from Checking Account 8717 to the Santander account.

H. Luxury Items

96. Pursuant to a federal search warrant signed in the U.S. District Court for the District of New Jersey on December 8, 2023, the FBI executed a search warrant on Adekoya's residential apartment in Cliffside Park, New Jersey on December 12, 2023. Adekoya was taken into custody and a search of his person, apartment, and two Mercedes-Benz vehicles was conducted.

97. During the execution of the search warrant, the FBI seized luxury merchandise believed to have been purchased with fraud proceeds and with funds involved in the laundering of the fraud proceeds.

98. Prior to the execution of the search warrant, FBI obtained records from the New Jersey Department of Labor indicating that Adekoya had not been gainfully employed for the entire queried period dating back to 2018.

99. When Adekoya was previously arrested by the United States Secret Service (“USSS”) for Conspiracy to Commit Bank Fraud in 2013, he advised U.S. Probation that he was last employed by Five Star Parking in New York City from 2006 to 2008. U.S. Probation’s verification request to Five Star Parking was not returned.

100. On March 15, 2018, Adekoya signed a lease agreement to obtain his luxury apartment in Cliffside Park, New Jersey, attesting that he had been employed full-time by Five Star Parking Services since September 2009, that his current position was Manager, and that he earned a gross monthly income of \$4,000. This signed statement appears to have been fraudulent.

101. Adekoya was interviewed by the FBI on December 12, 2023 and advised that he was a self-employed stock trader. However, when questioned, he seemed unsure as to the kind of investments he traded in.

102. The cumulative evidence indicates that Adekoya has never been gainfully employed since entering the United States in approximately 2005.

103. During 2021 and throughout the conspiracy timeframe, Adekoya and Olumodeji purchased luxury items at Sak’s Fifth Avenue, Neiman Marcus, Chanel, Hermes, Tiffany, and other stores purveying luxury goods, using cash, credit cards, debit cards, and payments from checking accounts.

104. In addition to Checking Account 8717 and Savings Account 9869, Olumodeji and Adekoya also used accounts at other banks to purchase luxury goods. Adekoya had a checking account at Bank of America until October 26, 2021 and a checking account at JP Morgan Chase

from February 10, 2021 to May 13, 2021. Olumodeji also has checking and savings accounts at Santander Bank, opened February 25, 2022, and TD Bank, opened August 15, 2022. Olumodeji's TD Bank checking account ending in 3814 was substantially funded with cash deposits totaling approximately \$165,000 through October 25, 2023. The Santander accounts were primarily funded with transfers from the JP Morgan Chase checking accounts through October 31, 2023.

105. Adekoya and Olumodeji also purchased luxury items with credit cards, including Adekoya's American Express ("Amex"), Capital One, CitiBank, US Bank, JP Morgan Chase, and Bank of America accounts, and Olumodeji's Capital One Sak's account. Payments to these credit card accounts were made in both cash and from the above referenced checking accounts.

A. Watches

106. The FBI seized a Rolex Everose gold, 40 mm, model 228235 men's watch from Adekoya's apartment during the execution of the search warrant, along with a London Jewelers invoice and purchase receipt, dated November 4, 2020. The documentation shows that the Rolex was purchased for \$42,635.31 by Olumodeji in Manhasset, New York. Records show that Olumodeji made a down payment for the watch using her debit card ending in 6273.

107. The Rolex watch was stored in a leather case at Adekoya's apartment along with two other men's watches – another Rolex watch, and a Royal Oak self-winding Audemars Piguet 34 mm men's watch. An outgoing JP Morgan Chase wire transfer receipt associated with the purchase of the Audemars Piguet watch was recovered from Adekoya's apartment. The receipt shows that Checking Account 8717 was used to wire \$25,018.75 to Aplo (Manhasset) LLC on November 2, 2020 for the purchase of the watch. The recipient notes section contains a detailed description of the watch purchased by "Sean Adekoya."

108. Between November 2, 2020 and November 4, 2020, Adekoya and Olumodeji spent \$67,654.06 on two luxury men's watches – the equivalent of more than 16 months' of Olumodeji's Sak's Fifth Avenue net earnings, based on Olumodeji's average monthly payroll deposited in 2022.

B. Jewelry

109. A Tiffany's platinum round diamond ring was seized by the FBI from Adekoya's apartment, wherein the diamond bore laser inscribed number "70688816," appraised with an approximal mass of 1.28 carats. This appears to correspond with a purchase receipt and diamond certificate recovered from Adekoya's apartment, for the purchase of a Tiffany & Co platinum round diamond ring, with a mass of 1.28 carats, VVS1 clarity. The purchase was made on October 5, 2023 for \$51,715.63 using an Amex credit card in the identity of Ahmed A. Ladejobi. Despite the credit card holder identity, the purchaser was named "Sean Ade," an alias known to the FBI to be used by Oluwaseun, or Sean, Adekoya. Additionally, the identity of Ahmed Ladejobi is known to the FBI to be involved in suspicious financial activity. Between October 2, 2023 and October 14, 2023, \$49,000 in cash was withdrawn from Savings Account 9869, shared by Adekoya and Olumodeji.

110. A Cartier yellow gold bracelet with diamonds bearing serial number "KIE990" was seized by the FBI from Adekoya's apartment. A purchase receipt was also recovered from Adekoya's apartment, identifying the purchase as having been made by Adekoya in Beverly Hills, California on October 5, 2020. The total purchase price was \$12,921. Of the total purchase price, \$7,446 was paid for that same day with merchandise credit from the return of another yellow gold bracelet bearing serial number "KKN302." The purchase receipt for the returned bracelet shows that Adekoya paid for it with \$7,446 cash in Beverly Hills, California on September 22, 2020. After Adekoya used his merchandise credit of \$7,446 on October 5, 2020, the remaining \$5,475

was charged to a VISA debit card ending in 4777, which is the debit card associated with Adekoya's Bank of America checking account ending in 9250.

111. A Cartier yellow gold Love necklace with diamonds bearing serial number "SDG753" was seized by the FBI from Adekoya's apartment. A purchase receipt was also recovered from Adekoya's apartment, which shows Adekoya's purchase of three pieces of jewelry, including this necklace, at Cartier on December 23, 2022. The price of this Love necklace was \$5,064.69, including tax. All three pieces of jewelry, totaling \$9,681.61, were paid for with \$8,000 of cash with the remaining balanced charged to card 0851, a debit card associated with Checking Account 8717. As previously detailed herein, the commingled funds in Checking Account 8717 primarily consisted of cash deposits, transfers from Savings Account 9869, Olumodeji's Sak's Fifth Avenue payroll deposits, and Zelle transfers.

112. The following jewelry was seized by the FBI from Adekoya's apartment. The FBI traced Olumodeji's purchase of these items to her Capital One Sak's credit card account ending in 0158, (hereinafter "Capital One Saks 0158").

Item Description	Item Price	Purchase Date	Purchase Transaction Total	Capital One Saks 0158 Charge
Bvlgari Serpentine Tubogas stainless steel and diamond double twist women's watch	\$8,680.00	5/22/23	\$8,710.00	\$8,710.00
Ox Bull Trading Co. cufflinks	\$62.30	11/20/23	\$66.81	\$66.81

113. On April 20, 2023, Adejoke Olumodeji charged a \$6,200 deposit to Capital One Saks 0158 for the Bvlgari Serpentine watch. On May 22, 2023, the deposit was redeemed towards the purchase of the watch and a corresponding credit for \$6,200 was applied to the Capital One Saks 0158.

114. During the period from April 20, 2023 through November 20, 2023, the Capital One Saks 0158 account was predominantly paid from Checking Account 8717, with just two additional payments made in the Sak's Fifth Avenue stores as well.

115. A pair of Hermes loop earrings, medium model, item number H114504B, were found in a Hermes box and seized by the FBI from Adekoya's apartment. A purchase receipt was also recovered from Adekoya's apartment, describing the purchase of these earrings by Adekoya on February 8, 2023. The total purchase price was \$650.41, including tax, and was paid for with Adekoya's Amex card ending 1002. The Amex account balance was paid in full, including this purchase, on February 16, 2023 from the TD Bank checking account held in Olumodeji's name. At the time of payment, the TD Bank checking account balance was entirely funded by cash deposits.

116. A pair of Louis Vuitton gold hoop GM earrings, item number M64288, were seized by the FBI from Adekoya's apartment. A purchase receipt was also recovered from Adekoya's apartment, describing the purchase of the earrings on April 27, 2021. The total purchase price for the earrings was \$762.37, including tax, and was paid for with Adekoya's Amex card ending 1002. On May 3, 2021, a \$762.37 payment was made from Adekoya's Bank of America checking account ending 9250 to the Amex account.

117. The total amount paid for the items of jewelry set forth above, including tax, is \$79,890.00.

C. Handbags

118. A black Hermes Togo calfskin purse and silk twill were seized by the FBI from Adekoya's apartment, and a purchase receipt was recovered from the box. The receipt shows that Adekoya made this purchase on February 9, 2021 for \$12,166.83 in New York City. The purchase

was made using \$9,900 in cash and a \$2,266.83 charge to a Mastercard ending in 4428, which is Adekoya's CitiBank credit card account.

119. A pink Hermes Epsom Calfskin Kelly II Sellier 25 handbag was seized by the FBI from Adekoya's apartment, and a purchase receipt was recovered from the box. The purchase receipt shows that Adekoya purchased this bag on July 10, 2021 for \$11,410.16 in New York City. The purchase was made with \$10,000 in cash and \$1,410.16 charged to a VISA card ending in 2793, which is Adekoya's Bank of America credit card account.

120. A black Chanel lambskin and gold-tone metal mini flap bag was seized by the FBI from Adekoya's apartment, and a purchase receipt was recovered from the box. The purchase receipt shows that Adekoya purchased this bag on July 30, 2021 for \$4,921.61 in Honolulu, Hawaii. The purchase was made entirely in cash.

121. A red Louis Vuitton Capucines BB handbag was seized by the FBI from Adekoya's apartment, and a purchase receipt was recovered from the box. The purchase receipt shows that Adekoya purchased this item for \$5,650 using an unknown source of payment at a store in East Rutherford, New Jersey on January 3, 2022.

122. A violet Chanel leather clutch with chain was seized by the FBI from Adekoya's apartment and a purchase receipt was recovered from the box. The purchase receipt shows that "Mr. Sean Ade," an alias for Adekoya known to the FBI, purchased this bag on September 23, 2022 for \$2,667.49 in New York City. The purchase was made with \$1,401.50 cash and \$1,265.99 in merchandise credit on an account in the name of "Seun Adekoya," another alias known to the FBI for Adekoya.

123. A turquoise Chanel Matelasse flap bag was seized by the FBI from Adekoya's apartment, and a purchase receipt was recovered from the box. The purchase receipt shows that

“Mr. Sean Ade” purchased this bag at Neiman Marcus on March 3, 2023 for \$5,224.68 in Short Hills, New Jersey. The purchase was made with \$800 cash and a \$4,424.68 charge to a VISA card ending in 6510, which corresponds to a Neiman Marcus charge on Adekoya’s US Bank credit card account ending 1749.

124. A red Hermes Evelyne 16 Amazone Flipperball handbag was seized by the FBI from Adekoya’s apartment, and a purchase receipt was recovered from the box. The purchase receipt shows that Olumodeji purchased this item for \$2,372.41 with an Amex card ending in 1010 at a Hermes store in East Rutherford, New Jersey on April 14, 2023.

125. The Amex account for card ending in 1010 is registered in Adekoya’s name, but Olumodeji has her own card linked to Adekoya’s account ending 1002. From April 14, 2023 through November 14, 2023, Adekoya’s Amex account was entirely paid from the TD Bank checking account 3814 held in Olumodeji’s name, which was primarily funded by cash deposits.

126. A tan Hermes Jige Elan 29 calfskin clutch was seized by the FBI from Adekoya’s apartment, and a purchase receipt was recovered from the box. The purchase receipt shows that Adekoya purchased this item in cash for \$4,409.49 at a Hermes store in New York City on September 2, 2023.

127. A silver Chanel clutch with chain was seized by the FBI from Adekoya’s apartment, along with the associated receipts. The purchase receipt shows that Adekoya purchased this item on April 27, 2021 for a total of \$2,292.44. The purchase was made with Adekoya’s US Bank credit card ending 8041.

128. The following handbags were seized by the FBI from Adekoya’s apartment, along with associated receipts. FBI traced Olumodeji’s purchase of these items to Capital One Saks 0158.

Item Description	Purchase Date	Purchase Transaction Total	Capital One Saks 0158 Charge
Pink Bottega Veneta Whirl Leather Clutch	9/20/21	\$1,182.06	\$1,182.06
Bedazzled Judith Leiber Heart Purse	8/6/22	\$966.56	\$966.56
Parakeet Bottega Veneta Mini Jodie bag	12/5/22	\$1,298.50 ⁵	\$1,728

129. During the period from September 20, 2021 through January 5, 2023, the Capital One 0158 account was predominantly paid for from Checking Account 8717, with additional payments made in Sak's Fifth Avenue stores.

130. The total amount paid for the handbags set forth above, including tax, is \$54,562.23.

D. Hat & Shoes

131. A blue denim Chanel hat was seized by the FBI from Adekoya's apartment, along with the purchase receipt. The receipt shows that Adekoya purchased the hat on April 22, 2022 with a card ending in 6273. FBI traced this asset purchase to a \$900 debit card charge for Sak's paid from Checking Account 8717.

132. The following shoes were seized by the FBI from Adekoya's apartment, along with the associated shipping receipts for Olumodeji's orders. FBI traced the purchase of the Rene Caovilla heels to the Capital One Saks 0158 and the Hermes sandals to Checking Account 8717.

Item Description	Purchase Date	Purchase Transaction Total
Turquoise Rene Caovilla Flower Heels	6/3/22	\$1,057
Hermes Pink Sandals	1/10/23	\$1,025

⁵ This item was purchased with other items, and the total purchase transaction totaled \$1,728.00.

133. During 2022, the Capital One Saks 0158 account was predominantly paid from Checking Account 8717, with additional payments made directly in Sak's Fifth Avenue stores.

134. The total amount paid for the hat and pairs of shoes set forth above, including tax, is \$2,982.00.

135. The total amount paid for the luxury goods set forth above is \$205,089.20.

CONCLUSION

136. The facts set forth above support a reasonable belief that the government will be able to meet its burden of proof at trial.

WHEREFORE, pursuant to Supplemental Rule G, the Plaintiff, the United States of America, respectfully requests that the Court:

- (1) Issue a Warrant of Arrest *in Rem*, in the form submitted with this Complaint;
- (2) Direct any person having any claim to the Defendant Properties to file and serve their Verified Claims and Answers as required by 18 U.S.C. § 983(a)(4) and Supplemental Rule G;
- (3) Enter judgment declaring the Defendant Properties to be forfeited and condemned to the use and benefit of the United States; and
- (4) Award such other and further relief to the United States as it deems proper and just.

Dated: March 27, 2024

CARLA B. FREEDMAN
United States Attorney

By: /s/ Elizabeth A. Conger
Elizabeth A. Conger
Assistant United States Attorney
Bar Roll No. 520872

VERIFICATION

STATE OF NEW YORK)

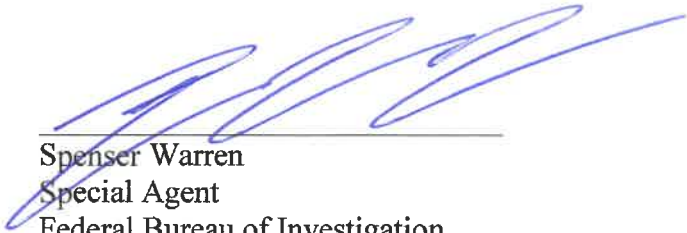
) ss:

COUNTY OF ALBANY)

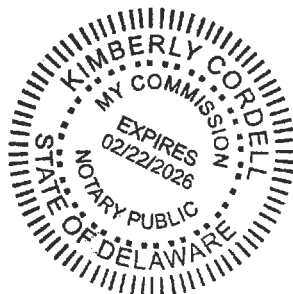
Spenser Warren, being duly sworn, deposes and states:

I am a Special Agent with the Federal Bureau of Investigation. I have read the foregoing Complaint for Forfeiture and assert that the facts contained therein are true to the best of my knowledge and belief, based upon knowledge possessed by me and/or on information received from other law enforcement officers.

Dated this 26 day of March, 2024.


Spenser Warren
Special Agent
Federal Bureau of Investigation

Sworn to and subscribed before me this 26 day of March, 2024.




Notary Public